

A.10. Characteristics of Bank Loans to Farmers -- Small and Mid-sized Farm Lenders, by Size of Loan, November 5-9, 2007
Percent except as noted

Loan characteristic	All sizes	\$1,000 to \$9,999	\$10,000 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Volume of loans (thousands of dollars)	474,112	20,123	49,667	62,483	59,904	80,664	201,270
Number of loans	10,536	3,681	3,303	1,760	910	511	370
Weighted average maturity (months) ¹	27.99	8.50	11.68	16.11	29.82	37.06	33.43
Weighted average repricing interval (months) ²	15.21	5.33	6.57	12.49	20.62	14.24	17.95
Weighted average risk rating ³	2.37	2.39	2.17	2.21	2.32	1.96	2.70
Weighted average interest rate ⁴	8.36	9.04	8.75	8.82	8.71	8.62	7.84
Standard error ⁵	.17	.14	.08	.12	.18	.19	.39
<i>Interquartile range⁶</i>							
75th percentile	9.01	9.56	9.26	9.35	9.45	9.11	9.00
25th percentile	7.63	8.34	8.38	8.49	8.19	8.42	7.38
<i>Purpose of loan</i>							
Feeder livestock	8.79	8.39	8.20	8.98	9.24	8.57	8.85
Other livestock	8.50	10.33	8.90	9.35	9.13	9.24	7.45
Other current operating expenses ⁷	8.27	8.86	8.71	8.62	8.71	8.99	7.26
Farm machinery and equipment	8.78	9.56	8.77	8.52	8.65	9.27	n.a.
Farm real estate	7.35	n.a.	8.84	7.75	7.53	7.27	7.32
Other ⁸	8.87	8.84	9.34	8.68	9.03	n.a.	n.a.
<i>Share of total loan volume</i>							
<i>Features of loan</i>							
Floating rates	34.86	40.13	35.43	29.66	32.30	39.15	34.84
Under commitment	54.81	63.08	65.87	50.98	38.36	31.88	66.54
Callable	23.26	26.90	18.05	17.51	16.36	19.57	29.51
<i>Purpose of loan</i>							
Feeder livestock	21.54	10.15	4.67	3.54	7.56	28.64	33.75
Other livestock	19.13	10.64	21.85	26.93	20.02	14.41	18.51
Other current operating expenses ⁷	43.02	68.46	57.08	51.32	52.75	38.00	33.54
Farm machinery and equipment	4.34	9.97	13.98	11.39	5.02	1.86	n.a.
Farm real estate	10.49	n.a.	.63	.67	11.06	17.09	14.20
Other ⁸	1.48	.78	1.78	6.15	3.58	n.a.	n.a.
<i>Type of collateral</i>							
Farm real estate	22.75	3.27	6.62	6.02	16.31	19.41	37.14
Other	73.91	89.53	86.86	86.80	75.68	78.32	62.86

Note. Most small and mid-sized farm lenders that reported loans to farmers had less than \$25 million in farm loans.

For explanation of footnotes, see table A.8.

n.a. Not available.